

Certificate Number: 05781-NJ-DE-035244178

Bankruptcy Case Number: 20-23500



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on January 7, 2021, at 8:52 o'clock AM PST, Alan Karpf completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: January 7, 2021 By: /s/Allison M Geving

Name: Allison M Geving

Title: President